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PACE 4/12 \* RCVD AT 7/12/2010 3:10:40 PM [Eastern Daylight Time] \* SVR:USPTO-EFXRF-6/6 \* DNIS:2738300 \* CSID:914 969 2992 \* DURATION (mm-ss):02-32

Attorney Docket Number

RJ213

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Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of Information unless it contains a valid OMB control number. Complete if Known Substitute for form 1449/PTO Application Number 10/764,632 Filing Date JANUARY 26, 2004 INFORMATION DISCLOSURE First Named Inventor RAYMOND A. JOAO STATEMENT BY APPLICANT Art Unit 3626 (Use as many sheets as necessary) Examiner Name V. LUBIN

Examiner	Cite	Document Number	Publication Date	Page of Patentee or	C-1	
initials*	No.1	Number-Kind Code <sup>2 (Flower)</sup>	MM-DD-YYYY	Applicant of Cited Document	Pagas, Columna, Lines, Wher Relevant Passages or Relevan Figures Appear	
		<sup>US-</sup> 4,831,526	05-16-1989	Luchs, et al.		
		<sup>US-</sup> 4,965,821	10-23-1990	Bishop, et al.		
		<sup>US-</sup> 5,613,072	03-18-1997	Hammond, et al.		
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		<sup>US-</sup> 5,689, <b>65</b> 0	11-18-1997	McClelland, et al.		
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Stilute for form 1448/PTO

Application Number. Substitute for form 1448/PTO INFORMATION DISCLOSURE Filing Date JANUARY 26, 2004 STATEMENT BY APPLICANT First Named Inventor RAYMOND A. JOAO Art Unit 3626 (Use 45 many sheets as necessary) **Examiner Name** V. LUBIN Sheet 9 Attorney Docket Number of **RJ213** 

Examiner	Cite	NON PATENT LITERATURE DOCUMENTS  Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of	
nitiais*	No.1	the item (book, magazine, journal, senal, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
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	Application Number	10/764,632
INFORMATION DISCLOSURE	Filing Date	JANUARY 26, 2004
STATEMENT BY APPLICANT	First Named Inventor	RAYMOND A. JOAO .
(Use as many sheets as necessary)	Art Unit	3626
	Examiner Name	V. LUBIN
Sheet 3 of 9	Attorney Docket Number	RJ213

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Initials*	No.1	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
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		Candler, "Leasing passes the road test", May 1997, Nation's Business V85n5 pp. 54-58, Dialog file 15, Accession No. 01408564.	
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		Schallheim, "A model for the determination of "Fair" Premiums on Lease Cancellation Insurance Policies", Dec. 1985, Journal of Finance, v40n5,	
<u>-</u>		pp: 1439-1457, Dialog file 15, Accession No. 00302216.	
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	Application Number	10/764,632	
INFORMATION DISCLOSURE	Filing Date	JANUARY 26, 2004	
STATEMENT BY APPLICANT	First Named Inventor	RAYMOND A. JOAO	
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Sheet 6 of 9	Attorney Docket Number	RJ213	

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initials*	No.1	the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T
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		Freudberg, "Extra Warranties Boost Profit Scant Aid to Buyers", USA Today, page:04B, Dialog, File: 703, Accession No. 07357025, Dec. 1993.	

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initials*	No.1	the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T²
		Daniel, "At your service. (Strategies) (extended service warranties) (includes related article on extended service options) (tutorial)", PC Sources,	
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